

## Module 6: Transitional Benefits







#### **Module Objectives**

#### After this module, you should be able to:

- List who may be eligible for transitional health care coverage
- Explain the purpose of the Transitional Assistance Management Program (TAMP) and program elements
- State who can be covered under the Continued Health Care Benefit Program
- Explain the purpose of a Certificate of Creditable Coverage







#### **TRICARE Transitional Benefits**

- TRICARE assists certain active duty service members (ADSMs), Guard/Reserve members, family members and others who are losing TRICARE eligibility by offering health care coverage through the following programs:
  - Transitional Assistance Management Program
  - Transitional Care for Service-Related Conditions
  - Continued Health Care Benefit Program
- Military retirees are not eligible for the above programs, as they retain their TRICARE eligibility after retirement





## Transitional Assistance Management Program

- The Transitional Assistance Management Program (TAMP) provides <u>180</u> days of transitional health care coverage for certain members of the Uniformed Services who are separating from active duty and their eligible family members
  - The 180-day period begins the day after active duty benefit coverage ends





#### **TAMP Eligibility**

- A uniformed service member is considered eligible if they are:
  - A member who is involuntarily separating from active duty under honorable conditions\*
  - A member who is separating from active duty after being involuntarily retained under Stop-Loss in support of a contingency operation
  - A member who is separating from active duty following a voluntary agreement to stay on active duty for less than one year in support of a contingency operation
  - A National Guard/Reserve member separating from a period of active duty that was more than 30 consecutive days in support of a contingency operation

\*Note: Service members who are involuntarily separated should check with their Service personnel departments to see if they qualify for TAMP benefits and that their eligibility is documented in DEERS.







#### **TAMP Eligibility (continued)**

A uniformed service member is considered eligible if they are:

- A member who receives a sole survivorship discharge
  - ➤ Granted when a service member is the only surviving child in a family in which mother, father, or siblings died or were severely injured while on active duty
- A member who is separating from active duty and agrees to become a member of the Selected Reserve (drilling reservist)

**Note**: Family members of TAMP-eligible sponsors are eligible for TAMP benefits on the day after the sponsor's separation date.





#### **TRICARE Coverage During TAMP**

- TAMP offer TRICARE Standard coverage by default
  - TAMP beneficiaries (including the former active duty member) who were enrolled in TRICARE Prime immediately prior to separation may continue TRICARE Prime with no break in coverage, as long as a re-enrollment application is submitted prior to the end of the TAMP period
  - During TAMP, beneficiaries are not eligible for TRICARE Prime Remote or TRICARE Prime Remote for Active Duty Family Members







# Continued Health Care Benefit Program (CHCBP)

- Premium-based health care program that offers temporary transitional health coverage (up to 18 or 36 months) after TRICARE eligibility ends
- Eligible beneficiaries have up to 60 days after losing military healthcare (including 180 days of TAMP) to enroll in CHCBP
  - To avoid a gap in coverage, it is recommended that beneficiaries enroll 60 days before losing TRICARE benefits
- Enrollment requires submitting an enrollment, premium payment, and all required documentation
- Note: CHCBP is not a part of TRICARE





#### **CHCBP Eligibility**

- The following are eligible to enroll in CHCBP:
  - Former Active duty service members who are separated from active duty (under other than adverse conditions)
    - Covered is limited to 18 months for eligible family members
  - Unremarried former spouses
    - Coverage is limited to 36 months if TRICARE eligible on the day before the date of the final decree of divorce, dissolution, or annulment
  - Emancipated children
    - Coverage is limited to 36 months when the child no longer meets requirements to be an eligible family member and were eligible for TRICARE on the day *before* ceasing to meet those requirements
  - Unmarried children by adoption or legal custody
    - Coverage is limited to 36 months







#### **CHCBP Coverage**

- Although CHCBP uses existing TRICARE providers and follows TRICARE Standard rules
- The CHCBP program is administered by Humana Military Healthcare Services, Inc; participation is optional
- Coverage is effective the day after beneficiaries lose their TRICARE benefits
- For more information, visit: www.humana-military.com





### Certificate of Creditable Coverage

- Document that provides proof of prior health care coverage
- May help reduce or eliminate medical pre-existing condition waiting periods when purchasing other health insurance coverage
- The Defense Manpower Data Center (DMDC) issues
  Certificates of Creditable Coverage to beneficiaries
  within 14 days of their loss of TRICARE eligibility
- Requests for a Certificate of Creditable Coverage can be mailed, faxed, or phoned in to the DMDC
- Uniformed services retirees do not receive a certificate of creditable coverage, because they do not lose their TRICARE eligibility







# Congratulations! You've Completed Module 6: Transitional Benefits

#### You should now be able to:

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